

PRESTIGE

UNDERWRITING

MOTORCYCLE BREAKDOWN ASSISTANCE

Thank you for choosing to buy **Our Motorcycle Breakdown** cover. This document gives **You** all the details of the policy **You** have chosen. Please read it carefully.

EMERGENCY BREAKDOWN HELPLINE

Calling from the UK or Northern Ireland: 0800 434 6303	Calling from Ireland or Europe: +353 9064-51981
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Calls may be recorded to help improve **Our** standards of service and accuracy of information.

In the event of a **Breakdown** on the motorway, **You** can use the nearest SOS Emergency Telephone Box. Ask the police to contact the 24 Hour Emergency **Breakdown** Helpline on the above number. Be prepared to provide some additional information together with the number of the SOS Emergency Telephone Box.

ABOUT US

This policy is provided by Prestige Underwriting Services Limited ("Prestige") and underwritten by Inter Partner Assistance S.A., which is part of the AXA Group.

AXA Assistance (Ireland) Limited ('AXA Assistance') is the service provider for this product. They operate a 24-hour Emergency **Breakdown** Helpline on **Our** behalf.

ABOUT YOUR POLICY

This document sets out the terms and conditions of **Your Breakdown** cover and it is important that **You** read it carefully, together with **Your** schedule, which shows the level of cover **You** have chosen.

Each section of cover confirms what is and is not covered. There are also some general exclusions (i.e. things that are not included) that apply to all sections of cover and some general conditions that **You** must comply with for the policy to operate.

Meaning of Words

Wherever the following words and phrases appear in bold in this document and schedule they will always have these meanings:

We/Us/Our

This policy is provided by Prestige Underwriting Services Limited ("Prestige") and underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

AXA Assistance (Ireland) Limited operates the 24-hour motoring assistance helpline and provides the assistance services. AXA Assistance (Ireland) Limited, registered in Ireland, number 230753. Registered Office: Unit 13, Kilmartin Retail Park, Dublin Road, Athlone. AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland.

Prestige

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland under company number NI031853. Registered office: 10 Governors Place, Carrickfergus, Co. Antrim, BT38 7BN.

You/Your/Rider

The policyholder or persons named on the schedule or any person driving the insured **Motorcycle** with **Your** permission and/or any passenger on the insured **Motorcycle** (number of passengers not to exceed manufacturer's recommendation).

Motorcycle(s)

Motorcycle means the **Motorcycle** which is under 3500kg in gross weight and is insured under **Your** policy, details of which have been provided to **Us**.

Your Home

The UK, or Northern Ireland address last notified to us as **Your** permanent residence and that of any named persons or place where any **Motorcycle** covered under this policy is normally kept.

Breakdown

Immobilisation of the **Motorcycle** as a result of mechanical breakdown, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, loss or breakage of motorcycle keys, occurring within the UK and **Ireland** (or Western European **Territorial limits** if the appropriate premium has been paid) during the **Period of Cover**.

Period of Cover

This policy will run for a period of 12 months.

Commencement Date

The date specified as such in the schedule.

Territorial Limits

UK, Northern Ireland & the Republic of Ireland. All countries belonging to member states of the EU

Ireland

Northern Ireland & the Republic of Ireland

The cover detailed under each section will only apply if it is shown on Your current schedule. Cover is subject to the General exclusions and General conditions detailed in sections C and D.

SECTION A: UK AND IRELAND RECOVERY INCLUDING HOME ASSISTANCE

HOME ASSISTANCE

We will send a trained recovery technician to help **You**. If repairs are possible, **We** will provide up to one hour's labour to repair **Your Motorcycle**, as long as the repair is carried out at the scene.

If **Your Motorcycle** cannot be repaired on scene, **We** will arrange and pay for the vehicle to be taken to a garage of **Your** choice for it to be repaired. **You** must pay the costs of any repairs.

UK AND IRELAND RECOVERY

What is covered:

If **Your Motorcycle** cannot be made roadworthy at the place of the **Breakdown**, and cannot be repaired the same day at a suitable local garage, **We** will choose the most appropriate solution from one of the following options:

UK and **Ireland** recovery service

- a) We will arrange for **Your Motorcycle** together with the **Rider** and any passenger to be taken to **Your** intended destination, your **Home** or a garage of **Your** choice during one complete journey, for it to be repaired. **You** must pay the costs of any repairs.

Or

- b) Overnight accommodation
Bed and breakfast expenses for one night only, limited to a maximum of £60 per person.

Or

- c) 24 Hour UK and **Ireland** hire vehicle
A hire car (where available) of up to 1100cc for a period not exceeding 24 Hours. **You** will be responsible for the return of the hire vehicle and the collection of **Your** repaired **Motorcycle**.

Or

- d) Reasonable public transport or taxi fares for the **Rider** and passenger up to £60 per person. Please note that **You** will be responsible for all onward transportation in the first instance and AXA Assistance will reimburse these costs once **Your** claim has been validated. Claims for reimbursement of public transport or taxi fares will be assessed individually. All receipts and tickets must be retained.

Note, **We** are not able to provide a replacement Motorcycle and cannot guarantee that hire cars will always be available and **We** are not responsible if they are not available.

Incapacitated rider within the UK and Ireland

If, during the journey, the **Rider** suffers accidental bodily injury or illness, which means that they cannot ride and there is no-one else able or qualified to ride the **Motorcycle**, **We** will recover the **Rider**, any passenger and **Your Motorcycle** to complete the journey or return **You** to the place **You** were originally travelling from. **You** will need to provide some form of medical certification before **We** provide this benefit.

Message service

We can get a message to a person **You** have chosen if **Your** journey has been delayed as a result of a **Breakdown**. **You** can request up to two messages per **Breakdown**.

Medical assistance in the UK or Ireland (In the event of an accident only)

If **You** have to go into hospital after an accident in the UK or **Ireland**, **We** can arrange, at **Your** cost, a medical transfer to take **You** to a hospital near **Your Home**. A doctor must give permission before **We** do this.

What is **NOT** covered:

- a) Anything mentioned in the general exclusions or conditions. (Please see section C & D).
- b) Cost of repairs

SECTION B: EUROPEAN BREAKDOWN COVER

In addition to those detailed in the UK and **Ireland** section, wherever the following words and phrases appear in bold in this document and schedule they will always have these meanings:

Journey

A return trip or trips on **Your Motorcycle** between **Your Home** and **Your** destination abroad, within the **Territorial Limits**, which does not exceed 31 consecutive days or no more than 183 days in any 12-month period starting from the **Commencement Date** during the **Period of Cover**.

Luggage

Suitcase or other bags that contain personal belongings for **Your Journey**.

B1) Before Travel Abroad Starts

The benefits shown under section B4 below also apply in the UK and **Ireland** providing that the **Breakdown** happens during **Your** journey.

B2) Breakdown Assistance And Towing

What is covered:

- a) **We** will arrange and pay for **Your Motorcycle** together with the **Rider** and up to one passenger to be taken to a suitable garage (normally within 20 miles from scene of breakdown), for it to be repaired. **You** must pay the cost of any repairs.
- b) Labour charges and/or replacement parts up to £200 for immediate emergency repairs which are necessary to make **Your Motorcycle** secure following the theft or attempted theft of the **Motorcycle** or its contents.

Assistance On Motorways

On many European motorways or auto routes, particularly in France, the police will answer the emergency telephones. They will arrange for a recovery vehicle to tow **You** off the motorway either to a local garage or perhaps to a motorway service station, without reference to **Us**. They may ask **You** to pay for this assistance on the spot. If this happens **You** can either get a receipt and claim back from **Us** or call **Us** and **We** will try and persuade the recovery agent to accept **Our** guarantee of payment. **We** will then arrange any other assistance **You** may need.

What is **NOT** covered:

- a) Cost or repairs
- b) The cost of paintwork and other cosmetic items.
- c) Any amounts for making the **Motorcycle** secure once **You** have returned to your country of residence.
- d) Anything mentioned in the general exclusions or conditions. (Please see section C & D).

B3) Delivering Replacement Parts

What is covered:

- a) If replacement parts are not available locally to repair the **Motorcycle** following a **Breakdown**, **We** will reimburse you for the postage costs to have them delivered to **You** or an agreed location as quickly as reasonably possible.

What is **NOT** covered:

- a) The actual cost of replacement parts and any customs duty.
 - b) Any amount if the replacement parts can be got locally.
 - c) Anything mentioned in the general exclusions or conditions. (Please see section C & D).
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B4) Loss Of Use Of Your Motorcycle

What is covered:

If during **Your** journey **Your Motorcycle** is immobilised or made un-roadworthy as a result of a **Breakdown** and will take at least 8 hours to repair, or has been stolen and not recovered within 8 hours, **We** will arrange and pay for the most appropriate solution from one of the following options:

- a) To transport **You**, **Your** passenger and **Luggage** to **Your** intended destination, and then return **You** to **Your Motorcycle** once it has been repaired, or, for a rider to bring **Your Motorcycle** to **Your** holiday location once it has been repaired;
- b) The cost of hiring an alternative car while **Your Motorcycle** is being repaired up to £70 per day and £750 in total;
- c) B&B expenses up to £60 per person (£500 in total for **Your** whole party) while **Your Motorcycle** is being repaired, provided **Your** original accommodation has been Pre-paid and **You** can't get **Your** money back.

Note, **We** are not able to provide replacement motorcycles and cannot guarantee that hire cars will always be available and **We** are not responsible if they are not available.

Hire cars are provided subject to **You** meeting the conditions of the hirer. In most parts of Europe, hire vehicles are not permitted to cross national frontiers or be brought back to the UK and **Ireland**.

What is **NOT** covered:

- a) The cost of fuel or lubricants **You** use in the hire vehicle.
- b) Any insurance **You** have to pay to the hire vehicle company.
- c) Anything mentioned in the general exclusions or conditions. (Please see section C & D).

B5) If You Become Ill Or Injured And Can't Ride

What is covered:

- a) As long as **You** have medical proof that **You** can't ride, and no-one else in **Your** party can ride **You Home**, **We** will pay to bring **You**, **Your** passenger and **Your Motorcycle Home**.

What is **NOT** covered:

- a) Anything mentioned in the general exclusions and conditions. (Please see section C & D).

B6) If You Can't Use Your Own Motorcycle To Get Home

What is covered:

If following a **Breakdown** **Your Motorcycle** is still not repaired or roadworthy when it is time for **You** to return **Home**, **We** will pay up to £850 for suitable transport to get **You**, **Your** passengers and **Your** luggage **Home**, and up to £250 towards alternative travel costs in your country of permanent residence while **You** wait for **Your** own **Motorcycle**. **We** will also pay for:

- a) Transporting **Your Motorcycle** to **Your Home** or **Your** chosen repairer in the UK or **Ireland**
- b) OR the cost of a rail/sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for **You** to go and fetch **Your Motorcycle** once it has been repaired or found.
- c) AND any storage charges (up to a total of £100) while it is waiting for repair, collection or transportation **Home**.

What is **NOT** covered:

- a) Any costs and expenses **You** would have incurred anyway for travelling **Home**.
- b) Loss or damage to personal possessions left in, on or near the **Motorcycle**.
- c) The return of **Your Motorcycle** to the UK or **Ireland** if **We** believe that the cost of doing so would be greater than the market value in the UK and **Ireland** after the **Breakdown**.
- d) The return of the **Motorcycle** to the UK or **Ireland** if repairs can be completed locally and **You** are either unable or unwilling to allow this to happen.

Anything mentioned in the general exclusions or conditions. (Please see section C & D)

SECTION C - GENERAL EXCLUSIONS applying to all parts of this policy

What is **NOT** covered:

1. Any **Breakdown** that happens during the first 24 hours after cover is taken out for the first time (excluding any changes in cover levels)
2. The cost of replacement fuel or for any spare parts required to restore the mobility of **Your Motorcycle** or for any costs incurred as a result of the unavailability of replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel.
3. Labour costs of more than 1 hour for roadside assistance.
4. The cost and guaranteeing the quality of repairs when **Your Motorcycle** is repaired in any garage to which the **Motorcycle** is taken.
5. Any costs for **Motorcycles**, which have not been maintained and operated in accordance with the manufacturer's specifications (e.g. serviced at the correct intervals).
6. Any call out or recovery costs incurred in the UK and **Ireland** following a **Breakdown** where the police or other emergency service insist on immediate recovery by a third party. **You** will have to pay any fees to store or release the **Motorcycle**.
7. Assistance or Recovery if **Your Motorcycle** is partly or completely buried in snow, mud, sand or water.
8. Damage or costs incurred as a direct result of gaining access to **Your Motorcycle** following **Your** request for assistance.
9. Any loss **You** suffer which results from any delay in or failure to provide these services under this policy. (For example, a loss of earnings, the cost of food and drink and costs **We** have not agreed beforehand).
10. Any costs for **Motorcycles** that have broken down or are un-roadworthy when cover was taken out.
11. The costs of getting a spare wheel or tyre for a roadside repair.
12. If **Your Motorcycle** has been modified for, or is taking part in, racing, trials or rallying.
13. Recovery where **Your Motorcycle** is carrying more occupants or a greater weight, than for which the **Motorcycle** was designed, or where the **Motorcycle** is being used unreasonably on unsuitable terrain.
14. Any claim arising from the riding of **Your Motorcycle** with **Your** consent by any person who **You** know does not have a valid driving licence or is not keeping to the conditions of their driving license.
15. Any claim arising from an inadequate repair or attempted repair previously carried out during the course of the same trip.
16. Any loss or damage caused to **Your Motorcycle**, or any loss or expense arising from or contributed to by:
17. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
18. The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
19. Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or military power.
20. Any loss or damage caused by riot or civil commotion that happens outside the UK or **Ireland**.
21. Any mobile phone and/or telephone costs incurred.
22. We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

SECTION D - GENERAL CONDITIONS applying to all parts of this policy

1. Depending on the type of policy **You** purchase, **You** will be entitled to make a maximum of 4 callouts under this policy in any 12 month period. Once the maximum number of callouts have been reached, a referral service will be offered with all costs charged to **You**. **We** will ask for a credit-card number or debit-card number before **We** assist **You**.
 2. **Your Motorcycle** must be permanently registered in the UK or Northern Ireland and, if appropriate, have a current MOT certificate and valid road fund licence/tax. It shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced in accordance with the manufacturer's specifications.
 3. If **We** arrange for temporary roadside repairs to be carried out following damage to **Your Motorcycle**, or **We** provide recovery to **Your** nominated destination, **We** shall not be liable to provide further assistance in respect of the same incident or insured event.
 4. No benefit shall be payable unless **You** contact **Us** via the emergency telephone numbers provided. **You** must not seek to contact any agent or repairer direct.
 5. **You** are responsible for the safety of **Your Motorcycle** and its contents and, unless incapacitated, or by arrangement with **Us** or **Our** agent, **You** must be in attendance at **Your Motorcycle** at the estimated time **We** advise that assistance can be expected.
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6. **Your** policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or **Our** chosen agent.
7. **You** will have to pay the cost for the recovery or repair vehicle coming out to **You** if, after requesting assistance to which **You** are entitled, **Your Motorcycle** is moved, recovered or repaired by any other means.
8. **You** will have to pay any toll or ferry fees incurred by the driver of the recovery vehicle.
9. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **Your** instructions or the instructions of any person acting on **Your** behalf.
10. If **We** pay a claim under any cover provided by this insurance, **We** will be entitled to ask for all reasonable help from **You** to take action in **Your** name to get back **Our** costs from another organisation.
11. **We** reserve the right to nominate a suitable garage equipped to undertake repair, at **Your** expense, rather than recover an immobilised **Motorcycle**, where effective repairs can be completed within 8 Hours.
12. If **We** arrange for temporary roadside repairs to be carried out to **Your Motorcycle**, **You** are required to then immediately arrange for any permanent repair that may be necessary.
13. If **Your Motorcycle** needs to be taken to a garage after a **Breakdown**, it must be in an easily accessible position for a recovery vehicle to load. If this is not the case **You** will have to pay for Specialist Recovery charges.
14. **You** will have to pay for parts, components or other products used in the repair of **Your Motorcycle**.
15. **We** will not arrange for assistance where **Your Motorcycle** is considered to be dangerous or illegal to repair or transport.
16. **We** shall not be responsible for more than four claims made against the Service during any 12-month period.
17. Should **You** be unwilling to accept **Our** decision or that of **Our** agents on the most suitable form of assistance to be provided, **We** will not pay more than £100 for any one **Breakdown** and **You** will be responsible for any other costs due in recovering and repairing **Your Motorcycle**.
18. **We** are not able to provide a replacement motorcycle and cannot guarantee that hire cars will always be available. **We** are not responsible if they are not available. **You** must meet the conditions of the hire car company to hire a vehicle. In most parts of Europe, hire cars are not allowed to cross national frontiers or to be bought back to the UK or **Ireland**.
19. The parties to this insurance are **You** and **Us** and any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this insurance policy but this does not affect any right or remedy of a third party that exist or is available apart from that Act.

Relevant Law

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between us.

Cancellation

You may cancel **Your Breakdown** insurance policy at any time. If **You** cancel **Your** policy within 14 days of either: the **Commencement Date**; the date from which **You** receive the contractual terms and conditions; **You** are entitled to a full refund of any premium paid. After 14 days no part of **Your** premium will be refunded or returned to **You**.

If **We** cancel **Your Breakdown** cover for any other reason, **We** will write to **You** at **Your** last known address confirming that **Your Breakdown** cover will end 7 days after the date of the letter.

Complaints Procedure

We will always aim to do our best. However, there may be times when **You** are not happy with **Our** services.

If **You** have a complaint about our service, **You** can write to our Customer Relations Manager at:

AXA Assistance Ireland Limited
Unit 13,
Kilmartin Retail Park,
Dublin Road,
Athlone,
Co Westmeath

or **You** can email us at: athlone_complaints@axa-assistance.ie
or telephone **00 353 (0) 906 486300**

We will deal with **Your** dissatisfaction as soon as **We** can and try to reach an amicable resolution.

If we are unable to reach a resolution within 8 weeks or if **You** are not happy with **Our** resolution, **You** may have the right to refer the matter to the Financial Ombudsman Service, within 6 months of the date **Our** final response, by writing to:

Financial Ombudsman Service

Exchange Tower,
London
E14 9SR.

Telephone 0800 023 4567.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Following the complaints procedure does not affect **Your** legal rights.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to receive compensation from the scheme if **We** cannot meet **Our** obligations.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) or call them on 0207 741 4100.

Data Protection Act

Details of **You**, will be held by **Us** (acting as data controllers), for the provision of **Our** pay on use breakdown assistance service, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **Our** website privacy notice (see below).

We collect and process these details as necessary to comply with **Our** legal obligations, or otherwise in **Our** legitimate interests in managing **Our** business and providing **Our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of **You** or others involved in your motor breakdown, in order to provide the services described in the pay on use terms & conditions,
- b. disclosure of information about **You** to companies within the AXA group of companies, to **Our** service providers and agents in order to provide **You** with breakdown assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **Your** telephone calls for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **Your Motorcycle** which is the subject of the use of our pay on use service and for the purpose of providing the services mentioned on our terms and conditions; and
- e. sending **You** feedback requests or surveys relating to **Our** services, and other customer care communications.

We will separately seek **Your** consent before using or disclosing **Your** personal data to another party for the purpose of contacting **You** about other products or services (direct marketing). Marketing activities may include matching **Your** data with information from public sources, for example government records of when **Your** MOT is due, in order to send **You** relevant communications. **You** may withdraw **Your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By using **Our** services, **You** acknowledge that we may use your personal data, and consent to **Our** use of sensitive information, both as described above. If **You** provide **Us** with details of other individuals, **You** agree to inform them of **Our** use of their data as described here and in **Our** website privacy notice (see below).

You are entitled on request to a copy of the information we hold about **You**, and **You** have other rights in relation to how **We** use **Your** data (as set out in **Our** website privacy notice – see below). Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it.

If **You** want to know what information is held about **You** by AXA Assistance (Ireland) Limited or Inter Partner Assistance S.A., or have other requests or concerns relating to **Our** use of your data, please write to **Us** at:

Data Protection Officer

The Quadrangle
106-118 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **Us** on request.

Motorcycle Breakdown Assistance

Insurance Product Information Document

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A.

Product: Motorcycle Breakdown Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Motorcycle Breakdown Assistance is insurance that is intended to cover your motorcycle in the event of a breakdown.



What is Insured?

- ✓ Attempted repair at home or the roadside for up to one hour in Republic of Ireland, NI and the UK.
- ✓ Recovery in Republic of Ireland, NI and UK of your motorcycle, if it cannot be repaired at the place of breakdown, We will arrange for Your Motorcycle together with the rider and any passenger to be taken to Your intended destination, your Home or a garage of Your choice during one complete journey, for it to be repaired.
- ✓ Recovery in Europe for Your Motorcycle together with the rider and up to one passenger to be taken to a suitable garage (normally within 20 miles from scene of breakdown), for it to be repaired.
- ✓ If your vehicle cannot be repaired the same day
 - Reasonable cost of transport for you and your passenger up to a maximum of £60 per person to either your original destination or your home address or
 - Overnight accommodation for 1 night up to a maximum of £60 per person or
 - Provision of a hire car for up to 24 hours



What is not Insured?

- ✗ Travel outside the territorial limits
- ✗ Recovery and assistance services unless they are shown as applicable to your cover by being listed in your policy schedule
- ✗ Labour costs for more than an hour's roadside help
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the motorcycle and any subsequent fees or storage costs
- ✗ Cost of any fuel or parts needed to get your motorcycle working again
- ✗ Help or recovery if your motorcycle is partly or completely buried in snow, mud, sand or water
- ✗ Any costs for motorcycles that have broken down or are un-roadworthy when cover was taken out
- ✗ Cost of repairs not covered under your warranty
- ✗ The costs of getting a spare wheel or tyre for a roadside repair



Are there any restrictions on cover?

- You must use the emergency numbers we have provided to contact us
- Motorcycles must be permanently registered in Ireland or the UK



Where am I covered?



At your home or on a return trip on your Motorcycle between your home in NI and your destination in, NI, UK or abroad, within the territorial limits, which does not exceed more than 90 days in total during the period of cover.

Cover only applies to the European Countries which include: All 27 Member States of the European Union and The United Kingdom, Gibraltar, Iceland, Norway, Serbia, Switzerland, Andorra, Lichtenstein, Monaco, San Marino, The Vatican City and islands in Europe that belong to any of these countries.



What are my obligations?

- Your motorcycle should be kept in a good condition and be serviced regularly in line with the manufacturers recommendations
- The motorcycle must be permanently registered in the NI or UK and, if appropriate, have a current NCT certificate and valid road tax
- You must provide receipts for any reimbursement based claims
- You must check that you do not have any other insurance policies that may cover the same events and costs as these benefits



When and how do I pay?

- Please contact your broker or agent for information on how to pay.



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim and
- No incident has occurred which may mean you need to make a claim

To cancel your policy you must notify your broker or agent